As you may have realized, we have more or less bank rupt. Our country has no money to pay its obligations internally and externally, and the government is looking for sources and resources and ways and methods to patch up the gaps in the coming months, desperately. In the text of 2300 words sent by the finance minister in the Eurogroup, which includes commitments to lenders for the completion of the program, including a reference to "create a new culture of tax compliance" that will "ensure that all categories of society, especially the rich, will contribute fairly to the funding of public policies ". Then refers to a "wealth database" that will help tax collection mechanisms to check the reliability of tax returns.

Tax evasion, of course, is big, important problem. And it's annoying that you can not the measurements. Because by definition you can not the measurements: Consists of revenue people keep hidden. Only fraudsters know how much has hidden individually. No one can add together the amounts reliably -the more studies done on the subject trying to draw conclusions seeking the gaps between reported income and consumption, ie very indirectly. The existence of the problem we know anecdotally, everyone from personal contact with him, and the extent of the assumed by the plethora of examples that come to the surface in each environment, or more publicly. But it's anecdotal. That allows naturally in entire industries rely on the defense of minority: Only a minority of physicians takes sachet. A small minority of tax collectors oiled, tarnishing the industry. We all know freelancers paid black to provide services, and all of them are members of a minority. Anyone can claim this if there are no numbers.

But there are some numbers.
Not long ago, a time when she had caught and reading studies for entertainment, fell to my attention a study title which in Egglezika is "Tax Evasion Across Industries: Soft Credit Evidence From Greece". Signing Nicholas Artabanus from Virginia Tech and Antair Morse and Margarita Tsoutsoura from the University of Chicago, and the issue is tax evasion in Greece. The researchers did something very smart: They found data for the period 2003-2009 from a large Greek bank which included consumer applications for loans and credit cards. It was the time when banks gave loans, yet, I do not know if you remember. The data contained in the applications was very rich, from the declared income and occupation, to the family situation, the banking relationship and place of residence of the applicant.

The idea was: The banks give loans to citizens. However, there is the phenomenon of approved loans to citizens, according to their income, should not have the right. The reason is as follows: Banks in countries where the informal economy is booming (not only in Greece), approve loans not based on officially declared income, but the "real" income, which they perceive to be different, and calculate on the basis of a criteria. Banks in southern Europe have kanonikotatous algorithms to calculate the creditworthiness of people not on income but on, say, the profession. Gladly give loans to doctors, lawyers, accountants and other professionals who have low incomes, and even their pay rates consistent with the market, as they estimate that there is no greater risk. The researchers tried to measure what is the "real" income calculated by the banks for borrowers, and to see how it differs from their declared income. With a reduction in the population, this method could give them an idea of the size of the tax evasion in Greece.

Calculated so that in 2009 the undeclared income in Greece was approximately EUR 28 billion.

28 billion.

It is a monstrous figure. The survey of Transparency International published the same year, calculated to estimate the size of corruption (according to statements citizens to contact their corruption) to EUR 420 million. Almost sixty times less. If the reality is closer to 28 billion, and if taxes were attributed to them, the country's deficit in 2009 would be the third smallest in 2009. The researchers calculated that freelancers and self-employed who request loans give about 82% of their declared income to repay installments. The professions of lawyers, physicians, providers of financial services and accountants, the percentage exceeds 100%. That a doctor can declare income of 10,000 euros, and pay 12,000 per year in loan installments. According to the survey results, the self-employed earn 1.92 times more than they declare to the tax office.

And why, if they found the researchers, not the authorities can find them?

Tax evasion is known to be a very big problem that all governments are committed to addressing, few have tried and all have failed. For failure, the researchers of this study have an interesting theory: Occupations are champions evasion (doctors, lawyers) is normally and occupations of most MPs. It is probably difficult to put them with relevant, they say.


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